



April 8, 2026

The Honorable Ben Barnes
Chair, Appropriations Committee
120 Taylor House Office Building
Annapolis, Maryland 21401

Chairman Barnes, Vice Chair Kaiser, and the Honorable Members of the Appropriations Committee,

Thank you for the opportunity to provide information on Senate Bill 657 – Maryland Higher Education Commission - Practical Applications of Real Estate Appraisal (PAREA) Grant Program - Established, sponsored by Senator Henson. MHEC sincerely thanks Senator Henson for this legislation and its goal. The Maryland Higher Education Commission (MHEC) submitted this letter to outline implementation and statutory considerations related to the bill.

Senate Bill 657 establishes the Practical Applications of Real Estate Appraisal (PAREA) Grant Program within MHEC. This legislation represents a critical investment in diversifying Maryland's appraisal profession and promoting economic equity in historically underserved communities.

The real estate appraisal field has historically faced significant diversity gaps, largely due to a "who you know" entry model that requires trainees to find an existing supervisor willing to provide over 1,000 hours of training. Senate Bill 657 directly addresses this by providing grants to students to pursue the PAREA pathway.

PAREA is a revolutionary virtual simulation that allows candidates to fulfill their experience requirements through merit-based training rather than personal industry connections. By establishing a grant program specifically to fund this experiential learning, SB657 achieves several vital goals:

- Closing the Appraisal Gap: It assists in addressing appraisal disparities that occur in historically redlined and underrepresented neighborhoods.
- Targeted Financial Support: It provides the necessary funding for minority residents in these communities to access high-quality, simulated training that replaces traditional gatekeeping barriers.

- Diversifying the Field: It creates a direct, state-supported mechanism to ensure the appraisal profession reflects the diversity of Maryland's homeowners and communities.

Our recent collaborative efforts with the Maryland Real Estate Commission and the community colleges have laid the groundwork for a robust appraisal pipeline. Senate Bill 657 provides the targeted financial resources necessary to ensure that this pipeline is accessible to those who have been historically excluded from the profession.

This legislation is not only a workforce development tool but also a significant step toward housing equity in Maryland. MHEC looks forward to the continued collaboration to ensure the program is implemented in a way that upholds its intent and long-term success.

Yours in Service,

A handwritten signature in cursive script that reads "Elena Quiroz-Livanis".

Elena Quiroz-Livanis, Interim Secretary
Maryland Higher Education Commission